

**Information to identify the case:**

Debtor 1 **Robin L. Sakonyi**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Debtor 2  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security number or ITIN **xxx-xx-0474**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **20-10601-TPA**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robin L. Sakonyi  
aka Robin L. White

1/13/21

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robin L. Sakonyi  
Debtor

Case No. 20-10601-TPA  
Chapter 7

District/off: 0315-1  
Date Rcvd: Jan 13, 2021

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Robin L. Sakonyi, 361 Service Ave., Sharon, PA 16146-3168
15286856	+ Avalon Country & Golf Club, One American Way, Warren, OH 44484-5531
15286861	+ CBCS, PO Box 2724, Columbus, OH 43216-2724
15286874	+ PAG&E, 4075 Linglestown Rd., #113, Harrisburg, PA 17112-1020
15286875	+ PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
15286876	+ PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15286877	+ Professional Account Management, Collection Services Division, P.O. Box 391, Milwaukee, WI 53201-0391
15286878	RMP, LLC, PO Box 630844, Cincinnati, OH 45263-0844
15286879	+ Sharp Collections, 114 N. Mercer Avenue, Sharpsville, PA 16150-2211

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	EDI: PENNDEPTREV	Jan 14 2021 06:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2021 03:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 14 2021 06:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2021 03:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jan 14 2021 06:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15286857	EDI: BANKAMER.COM	Jan 14 2021 06:03:00	Bank of America, Po Box 982238, El Paso, TX 79998
15286858	+ EDI: BANKAMER.COM	Jan 14 2021 06:03:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15286860	+ EDI: TSYS2.COM	Jan 14 2021 06:03:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15286859	+ EDI: TSYS2.COM	Jan 14 2021 06:03:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15286869	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 14 2021 03:05:00	Citizens Bank, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
15286866	+ EDI: CITICORP.COM	Jan 14 2021 06:03:00	Citibank, Po Box 6217, Sioux Falls, SD

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15286867	+ EDI: CITICORP.COM	Jan 14 2021 06:03:00	57117-6217 Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15286868	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 14 2021 03:05:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
15286864	EDI: JPMORGANCHASE	Jan 14 2021 06:03:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15286862	EDI: JPMORGANCHASE	Jan 14 2021 06:03:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15286871	+ Email/Text: PBNCNotifications@perituservices.com	Jan 14 2021 03:06:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15286870	+ Email/Text: PBNCNotifications@perituservices.com	Jan 14 2021 03:06:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15286873	Email/Text: camanagement@mtb.com	Jan 14 2021 03:06:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15286872	Email/Text: camanagement@mtb.com	Jan 14 2021 03:06:00	M&T Credit Services, Po Box 900, Millsboro, DE 19966
15287299	+ EDI: RMSC.COM	Jan 14 2021 06:03:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15286881	+ EDI: RMSC.COM	Jan 14 2021 06:03:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15286880	+ EDI: RMSC.COM	Jan 14 2021 06:03:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
15286883	+ EDI: RMSC.COM	Jan 14 2021 06:03:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15286882	+ EDI: RMSC.COM	Jan 14 2021 06:03:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15286885	+ EDI: RMSC.COM	Jan 14 2021 06:03:00	Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15286884	+ EDI: RMSC.COM	Jan 14 2021 06:03:00	Synchrony Bank/American Eagle, Po Box 965005, Orlando, FL 32896-5005
15286886	+ EDI: RMSC.COM	Jan 14 2021 06:03:00	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
15286887	+ EDI: RMSC.COM	Jan 14 2021 06:03:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15286889	+ EDI: RMSC.COM	Jan 14 2021 06:03:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15286888	+ EDI: RMSC.COM	Jan 14 2021 06:03:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15286892	+ EDI: RMSC.COM	Jan 14 2021 06:03:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15286890	+ EDI: RMSC.COM	Jan 14 2021 06:03:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15286893	+ EDI: WTRRNBNK.COM	Jan 14 2021 06:03:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15286894	+ EDI: WTRRNBNK.COM	Jan 14 2021 06:03:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15286895	+ Email/Text: BankruptcyNotice@upmc.edu	Jan 14 2021 03:08:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348

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## BYPASSED RECIPIENTS

**The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15286865	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15286863	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
15286891	*+	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2021 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com
Lauren M. Lamb	on behalf of Debtor Robin L. Sakonyi julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Tamera Ochs Rothschild	trothschild@gmx.com pa70@ecfcbis.com

TOTAL: 4